Certificate Number: 17082-PAE-DE-037211548

Bankruptcy Case Number: 23-10296



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 25, 2023</u>, at <u>8:51</u> o'clock <u>PM MST</u>, <u>JENNIFER LORI RIDDICK</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 25, 2023 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director